Entered 02/04/04 15:51:01

**Desc Petition** 

Doc 1 Filed 02/04/04

Estimated Debts

\$50,001 to

\$100,000

\$100,001 to

\$500,000

\$0 to

\$50,000

3

\$500,001 to

\$1 million

\$1,000,001 to \$10,000,001 to

\$50 million

\$100 minon

\$10 million

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VOLUNTARY PETITION

Case 04-04207 Doc 1 Filed 02/04/04 Entered 02/04/04 15:51:01 Desc Petition

# Page 3 of 24 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Goesmann, Shonda Maria Debtor(s)	Chapter 7

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	·			AMOUNTS SCHEDUL	ED
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	12,000.00		
C - Property Claimed as Exempt	Yes	1			Tomorrow Co.
D - Creditors Holding Secured Claims	Yes	1		15,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	Paristante de la Parista La Paristante de la Paristante La Paristante de la Paristante
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		32,150.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
- Current Income of Individual Debtor(s)	Yes	<b>1</b>			0.00
- Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets	in Schedules	12			
	·	Total Assets	12,000.00		
		_	Total Liabilities	47,150.00	

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Case 04-04207 Doo	: 1
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IN RE Goesmann, Shonda Maria

\_ Case No. \_

Debtor(s)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial		Checking account at Bank One		100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account at Bank One		100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X	i i		
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc books pictues and music		200.00
6.	Wearing apparel.		Used personal clothes		200.00
7.	Furs and jewelry.		Jewelry and watches		200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			;
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance - employment benefit - no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			! !
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	ж			:
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
13.	Interests in partnerships or joint ventures. Itemize.	X			: :
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			i
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owing debtor including tax refunds. Give particulars.		Anticipated tax return		200.00
					:

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\_ Case No. \_\_\_\_\_

IN RE Goesmann, Shonda Maria

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Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

_					
	TYPE OF PROPERTY	и 0 и Е	DESCRIPTION AND LOCATION OF PROPERTY	H W J	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			·
19	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
20	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21	Patents, copyrights, and other intellectual property. Give particulars.	Х	,		
22	Licenses, franchises, and other general intangibles. Give particulars.	X			
23	. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Saturn Ion	J	10,000.00
24	. Boats, motors, and accessories.	X			
1	. Aircraft and accessories.	X	•		
26	Office equipment, furnishings, and supplies.	X			·
27	. Machinery, fixtures, equipment, and supplies used in business.	X			
28	. Inventory.	X			
i	. Animals.	X			
	. Crops - growing or harvested. Give particulars.	X			
31	. Farming equipment and implements.	X			
32		X			
ı	Other personal property of any kind not already listed. Itemize.	X			
				ì	
	•				
			•		
ı	•				
			•		
			TOT	PAT	12,000.00

© continuation sheets attached SCHEDULE 8 - PERSONAL PROPERTY

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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$\mathbb{I}_{\mathbb{N}}$	RE	Goesmann,	Shonda	Maria

Debtor(s)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

In U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filling of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
CHEDULE B - PERSONAL PROPERTY			
necking account at Bank One	735 ILCS 5 §12-1001(b)	100.00	100.0
ivings account at Bank One	735 ILCS 5 §12-1001(b)	100.00	100.0
ormal and necessary household goods	735 ILCS 5 §12-1001(b)	1,000.00	1,000.0
sc books pictues and music	735 ILCS 5 §12-1001(a)	200.00	200.0
sed personal clothes	735 ILCS 5 §12-1001(a)	200.00	200.0
welry and watches	735 ILCS 5 §12-1001(b)	200.00	200.0
tlcipated tax return	735 ILCS 5 §12-1001(b)	200.00	200.0
03 Satum Ion	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	1,200.00 400.00	10,000.0
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Debtor(s)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place as "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent," If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER.	C O D E B	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF	C O N T I	UNLIQU	D I S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERA
(See instructions above.)	T O R	C	PROPERTY SUBJECT TO LIEN	N G E N T	I A T E D	U T E D	UNSECURED PORTION, ANY
Account No.	X		Vehicle Lien				
Chase Automotive P.O Box 15700 Wilmington, DE 19886							15,000.0
			Value \$ 16,000.00	+			5,000.0
Account No.				<b>—</b>			
			Value \$	-			:
Account No.				+			
							:
							,
·			Value \$	-			1
Account No.							
							!
			Value \$				!
Account No.				1			Ì
							!
			Value \$	1			
© Continuation Sheets attached			(Total			otal	15,000.0

(Report total also on Summary of Schedules)

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IN RE Goesmann, Shonda Maria

Debtor(s)

Case No.

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to

	of a of a li sch	only stolled be insted in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number may account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate edule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."  If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim
	is d	isputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
	V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
		PES OF PRIORITY CLAIMS heck the appropriate box(es) below if claims in that category are listed on the attached sheets)
		Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
Grills Souware Cary		Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
Li - [w747-ess-nno		Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
-13.711 (2.111)		Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
2002		Deposits by individuals  Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
		Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
		Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8),
		Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
		* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

O Continuation Sheets attached

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$\mathbb{I}\mathbb{N}$	$\mathbf{RE}$	Goesmann,	Shonda	Maria

Debtor(s)

Case No.	
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(Report total also on Summary of Schedules)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report

of

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B TOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.  AT&T Universal Card Po Box 6902 The Lakes, NV 88901			Revolving credit card charges incurred over the past several years.				
Account No.			Bayahing availt and shares to			igwdap	6,800.00
Banana Republic / MCCBG P.O Box 103090 Roswell, GA 30076			Revolving credit card charges incurred over the past several years.				
Account No.			Revolving credit card charges incurred over				150.00
Bank Of America Bankruptcy Department 4161 Piedmont Parkway Greensboro, NC 27420-6012			the past several years.				
Account No.	-		Revolving credit card charges incurred over		_		6,700.00
Carson Pirie Scott C/O Nancy Jasinski 140 industrial Drive Eimhurst, IL 60126		,	the past several years.				
Account No.			Page 1	_	_		200.00
Citi Cards Bankruptcy Dept PO Box 3671 Urbandale, IA 50323			Revolving credit card charges incurred over the past several years.				
							5,400.00
1 Continuation Sheets attached				Su this	btot	tal	

SCHEDULE F - CREDITORS HOLDING UNSECURED HONPRORITY CLAIMS

IN RE Goesmann, Shonda Maria

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\_ Case No. \_

Debtor(s)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C ON T ! NG E N T	UNLIQUIDATED	D I S P U T E	AMOUNT OF CLAIM
Account No.	-	1	Revolving credit card charges incurred over	<b>-</b>	Ť		
Gap / MCCBG P.O Box 103090 Roswell, GA 30076			the past several years.				
		<u> </u>	98	_			200.00
Account No.  JC Penny Bankruptcy Dept PO Box 533 Dallas, TX 75521			Revolving credit card charges incurred over the past several years.				50 <b>0.0</b> 0
Account No.	+	T	Revolving credit card charges incurred over				, www.ee
Marshall Fields Credit/741 C/O Dayton Hud. Corp Mail Stop #3C-K 3701 Wayzata Blvd Minneapolis, MN 55416			the past several years.				0 00¢ 00
Account No.		╁	Revolving credit card charges incurred over				2,200.00
MBNA P.O Box 15137 Wilmington, DE 19886-5137			the past several years.				10,000.00
Account No.							10,000.00
Account No.							
1 avoid to							
Account No.							
Sheet1 of1 Continuation Sheets	attach	ed t	o Schedule F (Total o		ubto s pa		12,900.00
			(Complete only on last sheet of Schedule i	T (	OT.	AT.	32.150.00

32,150.00 (Complete only on last sheet of Schedule F) TOTAL

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Debtor(s)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.					
	-					
·						

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IN RE Goesmann, Shonda	Marla			Case No	ş-

Debtor(s)				1.1			-
SCHI	CD	ULE	H.	- (C	ODE	BT	ORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

	Check	this	box	if	debtor	has	no codebtors.
--	-------	------	-----	----	--------	-----	---------------

4	IAME AND ADDRESS OF CODEBTOR			NAME AND ADDRESS O	F CREDITOR	
erhard Goesmann		P	hase Automotive O Box 15700 Ilmington, DE 19	\$86	de la companya de la	APPER ST. CO. ST. AND
			÷			
				·		
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IN RE Goesmann, Shonda Maria

Debtor(s)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No. \_

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDEN	IS OF DEBTOR AL	JD SPOUS	ie.	·····	
Single		RELATIONSHIP	or approxim			AGE	
EMPLOYMENT:		DEBTOR	e= n=see systems; (2), p=='10', [0, 70, 15-15']		SPOUSE		
Occupation	Family Advoc						
Name of Employer		Chicago Hospitals					
How long employed	1 Year	and flore					
Address of Employer	5841 S Maryla Chicago, IL	and Ave					
			Ale min				
Income: (Estimate o		- <del>-</del>	45. S. N	•	DEBTOR		SPOUSE
Current Monthly grant Estimated monthly		ry, and commissions (pro rata if not paid m	onthiy)	2	3,833.33	* —	1
-	DAGI (IIII)C			Φ	A 248 64	ф	
SUBTOTAL		-		3	3,833.33	<u>}</u>	***********************
LESS PAYROLL				æ	977.83	ø.	
a. Payroll taxes b. Insurance	and Social Sec	urity		\$			
c. Union dues				\$	25 0 20 10 0		
d. Other (specif	ý)			_\$		\$	
				_\$		\$	
SUBTOTAL OF P	AYROLL DE	DUCTIONS		\$	1,179.83	\$	:
TOTAL NET MO	NTHLY TAKI	E HOME PAY		\$	2,653.50	\$	
Regular income from	n operation of	business or profession or farm (attach detai	led statement)	\$		\$	
Income from real pr				\$		\$	·
Interest and dividen				\$		\$	
		ayments payable to the debtor for the debt	or's use	æ		<b>*</b>	
or that of dependent Social Security or o	s nsted above ther governmer	it assistance		3º		\$	
				_\$		\$	
				\$		\$	
Pension or retireme				\$		\$	
Other monthly incom	ne			÷		er ·	•
(Specify)				&		&	
				_\$		\$	
TOTAL MONTH	LY INCOME	4		\$	2,653.50	\$	
TOTAL COMPUN	**** <b>B</b> & <b>* E</b> THYTHE	VINCOME C 2883 SA (Den)					

2,653.50 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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NRE	Goesmann.	Shonda	Maria	4			

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Case No.	
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I	KE	Goesmann,	<u>Shonda</u>	Maria

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SCHEDULE 3 - CO	RECEIVE	LAPKŅU	LLUKES	OF INDIVI	DUAL DEBTOR(S)	
lata this askadula ku astimutia atka assas			and the second			

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments may or annually to show monthly rate.	de bi-weekly, quarterly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con expenditures labeled "Spouse."	mplete a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$650.00
Are real estate taxes included? Yes No	J
Is property insurance included? Yes No	:
Utilities: Electricity and heating fuel	\$ 175.00
Water and sewer	\$
Telephone	\$100.00
Other Cable	\$100.00
	\$
TY	<u> </u>
Home maintenance (repairs and upkeep)	\$30.00
Food	\$400.00
Clothing	\$100.00
Laundry and dry cleaning Medical and dental expenses	\$
Transportation (not including car payments)	\$50.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$200.00
Charitable contributions	\$20.00
Insurance (not deducted from wages or included in home mortgage payments)	\$
Homeowner's or renter's	én .
Life	<b>3</b>
Health	\$
Auto	<b>3</b>
Other	\$ 90.00
	<u> </u>
Taxes (not deducted from wages or included in home mortgage payments)	<u> </u>
(Specify)	•
	•
	•
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	Ψ
Auto	\$ 371.00
Other Monthly Parking	\$ 165.00
	S
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other Personal Care	\$ 100.00
Auto Repairs	\$ 30.00
	\$
	\$
	\$
FOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 2,656.00
FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
rovide the information requested below, including whether plan payments are to be made bi-weekly, mon	thly, annually, or at some
other regular interval.	
A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan each	\$
(interval)	

IN RE Goesmann, Shonda Maria

Debtor(s)

\_ Case No. \_\_

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury th	at I have read the foregoing summary and schedules, consisting of13 sheets, and that
	of my knowledge, information, and belief.  13 sheets, and the (Total shown on summary page plus 1)
Date: January 15, 2004	Signature: Y Shoule Haru As a Sur
Date:	Signature:
	(Joint Debtor, if any
	[If joint case, both spouses must sign.]
CERTIFICATION AND SIGNA	TURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
	on preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and the
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address	
Names and Social Security numbers	of all other individuals who prepared or assisted in preparing this document:
If more than one person prepared the	is document, attach additional signed sheets conforming to the appropriate Official Form for each
person.	
Signature of Bankruptcy Petition Preparer	Date
A bankruptcy petition preparer's failu in fines or imprisonment or both. 11	re to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result U.S.C. § 110; 18 U.S.C. § 156.
DECLARATION UNDE	R PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the member or an authorized agent of the	(the president or other officer or an authorized agent of the corporation or a
(corporation or partnership) named as schedules, consisting of  (Total shown on summary	s debtor in this case, declare under penalty of periury that I have read the foregoing summers and
Date:	Signature:
	(Frint or type name of individual signing on behalf of debtor)
f A i ii ii ii i	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Desc Petition

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IN RE:		Case No.
Goesmann, Shonda Maria		Chapter 7
	Debtor(s)	-

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

7.448.00 2002 Income from employment

27,000.00 2003 Income from employment

3,833.33 2004 year to date income from employment

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

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None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS Chase 11/2003 Bankruptcy Dept

12/2003 01/2004

PO Box 15902 Wilmington, DE 19850-5902

AMOUNT STILL OWING PAID 15.000.00 1.113.00

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or

were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

`		Page 17 of 24	
4. Su	its and administrative proceedings, executions, ga		
None	a. List all suits and administrative proceedings to v bankruptcy case. (Married debtors filing under chap not a joint petition is filed, unless the spouses are so	pter 12 or chapter 13 must include informati	ne year immediately preceding the filing of this on concerning either or both spouses whether or
None		iling under chapter 12 or chapter 13 must it	iclude information concerning property of either
5. Re	possessions, foreclosures and returns		
None	List all property that has been repossessed by a cred the seller, within one year immediately preceding t include information concerning property of either o joint petition is not filed.)	he commencement of this case. (Married de	btors filing under chapter 12 or chapter 13 mus
б. Аз	signments and receiverships		
None	a. Describe any assignment of property for the benef (Married debtors filing under chapter 12 or chapter 1 unless the spouses are separated and joint petition is	3 must include any assignment by either or b	liately preceding the commencement of this case oth spouses whether or not a joint petition is filed
None	b. List all property which has been in the hands of a commencement of this case. (Married debtors filing a spouses whether or not a joint petition is filed, unless that the commencement of the commencement	under chapter 12 or chapter 13 must include:	information concerning property of either or both
7. Gii	îts	W-1, W-1	
None	List all gifts or charitable contributions made within gifts to family members aggregating less than \$200 in per recipient. (Married debtors filing under chapter a joint petition is filed, unless the spouses are separate	n value per individual family member and ch 12 or chapter 13 must include gifts or contri	aritable contributions aggregating less than \$100
8. Lo	ses		
None	List all losses from fire, theft, other casualty or gament commencement of this case. (Married debtors filing a joint petition is filed, unless the spouses are separate	g under chapter 12 or chapter 13 must includ	ng the commencement of this case or since the e losses by either or both spouses whether or no
9. Pay	ments related to debt counseling or bankruptcy		
None	List all payments made or property transferred by or consolidation, relief under bankruptcy law or prepart of this case.	on behalf of the debtor to any persons, incluation of a petition in bankruptcy within one	ding attorneys, for consultation concerning debt year immediately preceding the commencement
Glear 77 W	E AND ADDRESS OF PAYEE son And MacMaster LLC Washington #1218 ago, IL 60602	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 1/15/2004	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 526.00
10. O	ther transfers		***************************************
	List all other property, other than property transferre absolutely or as security within one year immediate chapter 13 must include transfers by either or both s petition is not filed.)	ely preceding the commencement of this ca	use. (Married debtors filing under chapter 12 or
RELA	E AND ADDRESS OF TRANSFEREE, TIONSHIP TO DEBTOR In <b>Dealership</b>	DATE 03/2003	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED Transfered title to 2000 Ford Escort for trade in on new vehicle

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None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls. 1

#### 15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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[If co	mpleted by an individua	l or individ		E 15 III / 4		
	are under penalty of perj o and that they are true			ntained in the foregoing stateme	ent of financis	al affairs and any attachment
Date:	January 15, 2004		Signature XSLL of Debtor	oude Mary	poeo	Oxau Shonda Maria Goesmani
Date:			Signature of Joint Debtor (if any)	L		Metallication and a second
				inuation pages attached		

Penalty for making a faise statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No.		
Goesmann, Shonda Maria				
	Debtor(s)			
CHAPTER 7 II	NDIVIDUAL DEBTOR'S STATEMENT C	F INTENTION		
<ol> <li>I have filed a schedule of assets and liab</li> <li>I intend to do the following with respect</li> </ol>	oilities which includes consumer debts secured by a to the property of the estate which secures those of	property of the estate. consumer debts:		
a. Property to be Surrendered				
DESCRIPTION OF PROPERTY	CREDITOR'S NAME			
None				
b. Property to be Retained [Check any app	plicable statement.]		PROPERTY WILL BE REDEEMED	DEBT WILL BE RE- AFFIRMED
DESCRIPTION OF PROPERTY	CREDITORIS MALES	PROPERTY IS CLAIMED	PURSUANT TO 11 U.S.C.	PURSUANT TO 11 U.S.C.
2003 Saturn Ion	CREDITOR'S NAME  Chase Automotive	AS EXEMPT	§ 722	§ 524(C)
	Debtor  OF NON-ATTORNEY BANKRUPTCY PETITI parer as defined in 11 U.S.C. § 110, that I prepared his document.	ON PREPARER (S⇔ I		§ 110)
Printed or Typed Name of Bankruptcy Peti	<del>-</del>	Social Security No. Required by 11 U.S.C.	§ 110(c).)	)
Address				
Names and Social Security numbers of all	other individuals who prepared or assisted in prepared	uring this document		
	ment, attach additional signed sheets conforming	_	icial Form	for each
Signature of Bankruptcy Petition Preparer	Ī	Date		
A bankruptcy petition preparer's failure to c	omply with the provision of title 11 and the Federal	Rules of Bankruptcv Pro	ocedures n	nav result

in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIOUAL DESTOR'S STATEMENT OF INTENTION

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United	States States	Bankri	24 iptcy	Court
Nor	thern :	District	of Ill	inois

NR		Case No.	
	nann, Shonda Maria	Chapter 7	
vesn	Debtor(s)		
	DISCLOSURE OF COMPENSATION OF ATTORN		İ
രനഭ	rsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the abo e year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or in connection with the bankruptcy case is as follows:	ove-named debtor(s) and that compensation p or to be rendered on behalf of the debtor(s)	aid to me within in contemplation
For	r legal services, I have agreed to accept	\$	526.00
Pri	or to the filing of this statement I have received	s	526.00
	lance Due		
	e source of the compensation paid to me was: Debtor Other (specify):		* * * * * * * * * * * * * * * * * * *
	e source of compensation to be paid to me is: Debtor Dother (specify):		
C.2	I have not agreed to share the above-disclosed compensation with any other person unless they are	members and associates of my law firm.	
			of the agreement.
<u> </u>	I have agreed to share the above-disclosed compensation with a person or persons who are not mer together with a list of the names of the people sharing in the compensation, is attached.	110045 Of \$250000000 OF the from them. It sopp	ya <b>219 06</b> . 94.
5. In:	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrupte	cy case, including:	:
a. b. c.	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining wheth Preparation and filing of any petition, schedules, statement of affairs and plan which may be required Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned Representation of the debtor in advancery precoedings and other centested bandwiptey matters;	ner to file a petition in bankruptcy; ed;	
6. By	y agreement with the debtor(s), the above disclosed fee does not include the following services:		
M	otions to Redeem		
llen.	er Banner		
			•
	•		:
I cer	CERTIFICATION  rtify that the foregoing is a complete statement of any agreement or arrangement for payment to me for peeding.	r representation of the debtor(s) in this bankr	uptcy
	February 4, 2004		
	Date S	ignature of Attorney	•

Gleason And MacMaster LLC

Name of Law Firm

# Page 22 of 24 UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

# Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)\*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.

2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.

5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)\*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.

3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.

4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

## Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)\*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)\*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

\* Fees are subject to change and should be confirmed before filing.

#### **ACKNOWLEDGEMENT**

I, the debtor, affirm that	I have read this notice.		
	•		Case Number
	Alexand Have		
January 15, 2004	Nouvell Marie	TOISTUDE	•
Date	Shonda Maria Goesmann	Debtor C	Joint Debtor, if an
This comment and the second of the second		<b>!</b> /	

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

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in re:	Case No.
Goesmann, Shonda Maria	Chapter 7
Debtor(s)	
VERIFICATIO	N OF CREDITOR MATRIX
	Number of Creditors10
The above-named Debtor(s) hereby verifies that the lis	t of creditors is true and correct to the best of my (our) knowledge.
A	

Joint Debtor

Date: January 15, 2004

Case 04-04207 Doc 1

Goesmann, Shonda Maria 4343 N Clarendon Apt 818 Chicago, IL 60613 Filed 02/04/04 Entered 02/04/04 15:51:01 Desc Petition
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Gap / MCCBG
PO Box 103090

PO Box 103090 Roswell, GA 30076-9090

Gleason And MacMaster LLC 77 W Washington #1218 Chicago, IL 60602 JC Penny Bankruptcy Dept PO Box 533 Dallas, TX 75521

AT&T Universal Card Po Box 6902 The Lakes, NV 88901 Marshall Fields Credit/741 C/O Dayton Hud. Corp Mail Stop #3C-K 3701 Wayzata Bivd Minneapolis, MN 55416

Banana Republic / MCCBG P.O Box 103090 Roswell, GA 30076 Marshall Fields Credit/741 C/O Dayton Hud. Corp Mail Stop #3C-K 3701 Wayzata Blvd Minneapolis, MN 55416-3401

Bank Of America Bankruptcy Department 4161 Pledmont Parkway Greensboro, NC 27420-6012 MBNA P.O Box 15137 Wilmington, DE 19886-5137

Bank Of America Bankruptcy Department 4161 Pledmont Pkwy Greensboro, NC 27410-8110 Sailie Mae PO Box 9500 Wilkes Barre, PA 18773-9500

Carson Pirie Scott C/O Nancy Jasinski 140 Industrial Drive Elmhurst, IL 60126 Target PO Box 9475 Minneapolis, MN 55440-9475

Chase Automotive P.O Box 15700 Wilmington, DE 19886 UNLV/Citi PO Box 44167 Jacksonville, FL 32231-4167

Citi Cards Bankruptcy Dept PO Box 3671 Urbandale, IA 50323 US Department Of Education National Payment Center PO Box 4169 Greenville, TX 75403-4169

Gap / MCCBG P.O Box 103090 Roswell, GA 30076